

Information to identify the case:

Debtor 1	<u>Karl G. Spicer</u>	Social Security number or ITIN	xxx-xx-3396
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Yolanda G. Spicer</u>	Social Security number or ITIN	xxx-xx-2854
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-22849-JKS			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Karl G. Spicer

Yolanda G. Spicer

4/14/22

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Karl G. Spicer
Yolanda G. Spicer
Debtors

Case No. 17-22849-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 14, 2022

User: admin
Form ID: 3180W

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Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2022:

Recip ID	Recipient Name and Address
db/jdb	Karl G. Spicer, Yolanda G. Spicer, 2837 Kathleen Ter, Union, NJ 07083-4114
aty	+ Laura A. Rabb, 284 Amboy Avenue, Woodbridge, NJ 07095-2804
cr	+ LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
516897931	Citibank/the Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, PO Box 790040S, Louis, MO 63129
516897935	Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
517162289	+ First Community Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516897936	Hudson County Employees FCU, PO Box 7, Brick, NJ 08723-0007
518804517	+ LCS Financial Services Corporation, 6782 S Potomac St # 100, Centennial, CO 80112-8000
518804518	+ LCS Financial Services Corporation, 6782 S Potomac St # 100, Centennial, CO 80112, LCS Financial Services Corporation, 6782 S Potomac St # 100 Centennial, CO 80112-8000
518839216	+ LCS Financial Services Corporation, 6782 S Potomac St #100, Centennial, CO 80112-8000
517175717	+ Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
516897939	LoanCare Inc, PO Box 8068, Virginia Beach, VA 23450-8068
516897943	Prosper Marketplace Inc, PO Box 396081, San Francisco, CA 94139-6081
516897944	Public Service Fcu, 619 Union Ave, Middlesex, NJ 08846-1963
516897947	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of NJ- Division of Taxation, PO Box 286, Trenton, NJ 08695-0286
516897945	Specialized Loan Servicing/Sls, Attn: Bankruptcy, PO Box 636005, Littleton, CO 80163-6005
516897946	+ State of NJ- Div of Taxation, PO Box 046, Trenton, NJ 08601-0046
517108375	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
516954643	navient Solutions, LLC. on behalf of, United Student Aid Funds, Inc., Attn: Bankruptcy Litigation Unit E3149, PO Box 9430, Wilkes Barre, PA 18773-9430

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 14 2022 20:33:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 14 2022 20:33:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Apr 14 2022 20:32:00	Freddie MAC, C/O Robertson, Anschutz & Schneid P.L., 6409 Congress Ave, Suite 100, Boca Raton, FL 33487-2853
cr	+ EDI: RMSC.COM	Apr 15 2022 00:28:00	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
517559123	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Apr 14 2022 20:32:00	United Student Aid Funds, Inc. (USAF), PO Box 8961, Madison WI 53708-8961

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516897927	EDI: BANKAMER.COM	Apr 15 2022 00:28:00	Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
516897928	Email/Text: cms-bk@cms-collect.com	Apr 14 2022 20:32:00	Capital Management Services, 698 1/2 S Ogden St, Buffalo, NY 14206-2317
517103692	Email/PDF: bncnotices@becket-lee.com	Apr 14 2022 20:35:29	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516897929	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 14 2022 20:35:05	Cardworks/CW Nexus- Merrick Bank, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
516897932	Email/PDF: creditonebknotifications@resurgent.com	Apr 14 2022 20:35:25	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
516909382	EDI: DISCOVER.COM	Apr 15 2022 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516897933	EDI: DISCOVER.COM	Apr 15 2022 00:28:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
516897934	EDI: VERIZONCOMB.COM	Apr 15 2022 00:28:00	Eos Cca- Verizon Wireless, 700 Longwater Dr, Norwell, MA 02061-1624
516897935	Email/Text: bncnotifications@pheaa.org	Apr 14 2022 20:32:00	Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
517959711	+ Email/Text: mtgbk@shellpointmtg.com	Apr 14 2022 20:32:00	Federal Home Loan Mortgage Corp, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
517959712	+ Email/Text: mtgbk@shellpointmtg.com	Apr 14 2022 20:32:00	Federal Home Loan Mortgage Corp, Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0675, Federal Home Loan Mortgage Corp, Shellpoint Mortgage Servicing 29603-0826
516897937	EDI: IRS.COM	Apr 15 2022 00:33:00	Internal Revenue Service, PO Box 804527, Cincinnati, OH 45280-4527
516897930	EDI: JPMORGANCHASE	Apr 15 2022 00:28:00	Chase Card- Slate, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298
516897938	Email/Text: PBNCNotifications@peritussservices.com	Apr 14 2022 20:32:00	Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
517448864	Email/PDF: resurgentbknotifications@resurgent.com	Apr 14 2022 20:45:53	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
517448865	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 14 2022 20:35:29	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587, LVNV Funding, LLC, c/o Resurgent Capital Services 29603-0587
517085681	Email/PDF: resurgentbknotifications@resurgent.com	Apr 14 2022 20:35:29	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517175717	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 14 2022 20:32:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach, VA 23452-4262
516897939	Email/Text: LC-Bankruptcy-RF@loancare.net	Apr 14 2022 20:32:00	Loancare Inc, PO Box 8068, Virginia Beach, VA 23450-8068
517085201	Email/PDF: MerrickBKNotifications@Resurgent.com	Apr 14 2022 20:35:03	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517132394	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 14 2022 20:32:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516897940	EDI: NAVIENTFKASMSERV.COM	Apr 15 2022 00:33:00	Navient, Attn: Bankruptcy, PO Box 9500, Wilkes Barre, PA 18773-9500

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516897941	EDI: LCIPHHMRGT	Apr 15 2022 00:33:00	Ocwen Loan Servicing, LLC, Attn: Research/Bankruptcy, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
517163559	+ EDI: LCIPHHMRGT	Apr 15 2022 00:33:00	Ocwen Loan Servicing, LLC, Ocwen Loan Servicing, LLC, ATTN: Cashiering Department, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493
516897942	EDI: RMSC.COM	Apr 15 2022 00:28:00	Old Navy Visa/Synchrony Bank, PO Box 960017, Orlando, FL 32896-0017
517127346	EDI: PRA.COM	Apr 15 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517175517	+ Email/Text: bncmail@w-legal.com	Apr 14 2022 20:33:00	Prosper Marketplace Inc., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
517070288	EDI: Q3G.COM	Apr 15 2022 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516897948	EDI: RMSC.COM	Apr 15 2022 00:28:00	Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
516900080	+ EDI: RMSC.COM	Apr 15 2022 00:28:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516897949	EDI: RMSC.COM	Apr 15 2022 00:28:00	Synchrony Bank/Old Navy, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516897950	EDI: RMSC.COM	Apr 15 2022 00:28:00	Synchrony Bank/Pc Richard, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-5060
516897951	EDI: CITICORP.COM	Apr 15 2022 00:33:00	The Home Depot, PO Box 9001010, Louisville, KY 40290-1010
516979500	+ Email/Text: BKRMailOps@weltman.com	Apr 14 2022 20:33:00	Volvo Car Financial Services US, LLC, c/o Weltman, Weinberg & Reis Co LPA, 323 W. Lakeside Ave Suite 200, Cleveland, OH 44113-1009

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517280662		Public Service Hudson County EFCU
518515521	*+	First Community Bank, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
516897952	##	Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507

TOTAL: 1 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2022 at the address(es) listed below:

Name	Email Address
Alexandra T. Garcia	on behalf of Creditor LakeView Loan Servicing LLC NJECFMAIL@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor First Community Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Freddie MAC bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Marc C Capone	on behalf of Joint Debtor Yolanda G. Spicer ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Marc C Capone	on behalf of Debtor Karl G. Spicer ecf@gbclawgroup.com mcapone@ecf.courtdrive.com;e4eaf5f23@maildrop.clio.com;mcapone@ecf.courtdrive.com;mcapone@gbclawgroup.com;jgillman@ecf.courtdrive.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Marisa Myers Cohen	on behalf of Creditor LakeView Loan Servicing LLC nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Melissa S DiCerbo	on behalf of Creditor LakeView Loan Servicing LLC nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11